

**FIRST AMENDED CHAPTER 13 PLAN  
UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI**

**CASE NO. 09-16531 DWH**

Debtor Contina Johnson SS# xxx-xx-0812 Current Monthly Income \$ 1,417.76  
Joint Debtor \_\_\_\_\_ SS# \_\_\_\_\_ Current Monthly Income \$ \_\_\_\_\_  
Address 6177 Highway 7 S Waterford, MS 38685-0000 No. of Dependents 2  
Telephone No. \_\_\_\_\_ **TAX REFUNDS AND EIC FOR DISTRIBUTION:** \_\_\_\_\_

**THIS PLAN DOES NOT ALLOW CLAIMS.** Creditors must file a proof of claim to be paid under any plan that may be confirmed, and the treatment of all secured / priority debts must be provided for in this plan.

**PAYMENT AND LENGTH OF PLAN**

The plan period shall be for a period of 60 months, not to exceed 60 months. Debtor or Joint Debtor will make payments directly to the Trustee ONLY if self-employed, unemployed, or the recipient of government benefits.

(A) Debtor shall pay \$ 94.50 per week to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor's employer @:

Huddle House  
1927 Jackson Ave.  
Oxford, MS 38655

(B) Joint Debtor shall pay \$ \_\_\_\_\_ per (monthly / semi-monthly / weekly / bi-weekly ) to the Chapter 13 Trustee. A payroll deduction order will be issued to Debtor's employer @:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**PRIORITY CREDITORS.** Filed claims that are not disallowed to be paid in full: IRS \$ 0.00 @ \$ 0.00 /mo  
State Tax Commission \$ 0.00 @ \$ 0.00 /mo Other \$ 0.00 @ \$ 0.00 /mo

**DOMESTIC SUPPORT OBLIGATIONS (POST PETITION) DUE TO:**

-NONE-

beginning in the amount of \$ per month shall be paid:  
\_\_\_\_\_ direct \_\_\_\_\_ through payroll deduction \_\_\_\_\_ through the plan.

**PREPETITION DOMESTIC SUPPORT ARREARAGE CLAIMS DUE TO:**

-NONE-

in the amount of \$ shall be paid \$ per month:  
\_\_\_\_\_ through payroll deduction \_\_\_\_\_ through the plan.

**HOME MORTGAGE(S)**

MTG PMTS TO: Frank Hurdle BEGINNING 02/01/2010 @\$ 170.67 thru the Plan  
MTG ARREARS TO: Frank Hurdle THROUGH 01/01/2010 \$ 2,565.34 @\$ 42.76 /MO\*  
(\*Including interest at 0.00%)

**SECURED CLAIMS.** Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1326(a)(5)(B)(i) until plan is completed and be paid as secured claimant(s) the sum set out in the column "Total Amt. to be Paid" or pursuant to Order of the Court. That portion of the claim not paid as secured shall be paid as an unsecured claim.

Creditor's Name	Collateral	Approx. Amt. Owed	Value	Intrst. Rate	Total Amt. To Be Paid	Monthly Payment
<u>Hyundai Motors Finance</u>	<u>2004 Kia Optima</u>	<u>4,838.00</u>	<u>11,000.00</u>	<u>5.50</u> %	<u>5,544.69</u>	<u>92.41</u>
<u>Marshall County Chancery Clerk</u>	<u>6177 Hwy 7 S, Waterford, MS</u>	<u>1,108.51</u>	<u>11,000.00</u>	<u>18.00</u> %	<u>to be determined</u>	<u>as early as possible</u>

Debtor's Initials CJ Joint Debtor's Initials \_\_\_\_\_

**SPECIAL CLAIMANTS.** (Co-signed debts, collateral for abandonment, etc.) ON ABANDONED COLLATERAL, DEBTOR TO PAY ZERO ON SECURED PORTION OF DEBT. Where proposal is for payment, creditor must file a proof of claim to receive proposed payment.

Creditor's Name	Collateral or Type of Debt	Approx. Amt. Owed	Proposal to Be Paid
<b>Fidelity National Loans</b>	<b>60" tv, 19" tv, 25" tv and stereo</b>	<b>1,539.73</b>	<b>Avoid lien on all items; treat as unsecured. Lien to be released upon completion of the plan and receipt of discharge.</b>

**SPECIAL PROVISIONS** for all payments to be paid through the plan, including, but not limited to, adequate protection payments: -NONE-

**UNSECURED DEBTS** totaling approximately \$ 38,105.65 are to be paid in deferred payments to creditors that have filed claims that are not disallowed:      IN FULL or 0.00 % (PERCENT) MINIMUM.

Total Attorney Fees Charged \$ 2,500.00  
Attorney Fees Previously Paid \$ 0.00  
Attorney fees to be paid through the plan \$ 2,500.00

Pay administrative costs and debtor's attorney fees Pursuant to Court Order and/or local rules.

Name/Address/Phone # of Vehicle Insurance Co./Agent

Attorney for Debtor (Name/Address/Phone # / Email)  
**Robert Gambrell 4409**

**106 King Street**  
**Oxford, MS 38655-4236**

Telephone/Fax

Telephone/Fax 662-281-8800/662-202-1004

E-mail Address rgnd@gulfcoastlawyer.com

DATE: January 15, 2010

Amended: January 19, 2010

DEBTOR'S SIGNATURE

/s/ Contina Johnson

JOINT DEBTOR'S SIGNATURE

ATTORNEY'S SIGNATURE

/s/ Robert Gambrell